

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (currently amended) A method for rewarding educational accomplishment, comprising:
 - providing an educational activity to a user, wherein the user is not eligible to open a credit account;
 - providing one or more points to the user for achievement by the user of a goal within the educational activity;
 - determining a monetary value of the one or more points; and
 - establishing a relationship with a second party, the second party being a major financial services company, to have the second party create and manage an account that identifies the user and allows the user to apply the monetary value to purchase items from third parties, wherein the second party: secures payment to the third parties for the items the user purchases with the account; and receives directly from the third parties, information associating the identification of the user with the items the user purchases.
2. (original) The method of claim 1, further comprising receiving information regarding the user's purchasing desires.
3. (original). The method of claim 2, further comprising providing the information regarding the user's purchasing desires to the second party.
4. (canceled).

5. (original). The method of claim 1, wherein the user is a child.
6. (original). The method of claim 1, further comprising receiving, from the second party, the information associating the user with the items the user purchases.
7. (original). The method of claim 6, further comprising creating a purchase history file with the information associating the user with the items the user purchases.
8. (original). The method of claim 7, further comprising receiving information regarding the user's purchasing desires and adding the information regarding the user's purchasing desires to the purchase history file to create a preferences file.
9. (original). The method of claim 1, wherein the information associating the user with the items the user purchases is used to provide targeted advertising to the user.
10. (canceled).
11. (original). The method of claim 1, wherein the second party provides fraud protection to the account and the purchases of the items.
12. (original). The method of claim 1, wherein the educational activity is an educational game.
13. (original). The method of claim 12, wherein the educational game incorporates instruction that aids achievement on standardized state exams.
14. (currently amended). A system for rewarding educational accomplishment, comprising:
an educational activity that provides points for achievement within the educational activity, wherein the points are redeemable for items;

a first party that organizes and manages the educational activity;

a user who engages in the educational activity and receives one or more of the points after the user achieves one or more goals within the educational activity, wherein the user is not eligible to open a credit account; and

a second party that establishes a relationship with the first party to have the second party, the second party being a major financial services company, create and manage an account that identifies the user and allows the user to apply a monetary value associated with the received one or more points to purchase items from one or more third parties, such that the second party is adapted to: secure payment to the one or more third parties for the items the user purchases; and receive, directly from the one or more third parties, information associating the identification of the user with the items the user purchases.

15. (original). The system of claim 14, further comprising user purchasing desires that are supplied by the user to the first party.

16. (original). The system of claim 15, wherein the user purchasing desires may be accessed by the second party.

17. (canceled).

18. (original. The system of claim 14, wherein the user is a child.

19. (original). The system of claim 14, wherein the first party is adapted to receive, from the second party, the information associating the user with the items the user purchases.

20. (original). The system of claim 19, wherein the first party is further adapted to create a purchase history file with the information associating the user with the items the user purchases.

21. (original). The system of claim 20, wherein the first party is further adapted to receive information regarding the user's purchasing desires and add the information regarding the user's purchasing desires to the purchase history file to create a preferences file.

22. (canceled).

23. (original). The system of claim 14, wherein the second party is adapted to provide fraud protection to the account and the purchases of the items.

24. (original). The system of claim 14, wherein the educational activity is an educational game.

25. (original). The system of claim 24, wherein the educational game incorporates instruction that aids achievement on standardized state exams.

26. (currently amended). A system for rewarding educational accomplishment, comprising:

means for providing an educational activity to a user, wherein the user is not eligible to open a credit account;

means for providing one or more points to the user for achievement by the user of a goal within the educational activity;

means for determining a monetary value of the one or more points; and

means for establishing a relationship with a second party, the second party being a major financial services company, to have the second party create and manage an account that identifies the user and allows the user to apply the monetary value to purchase items from third parties, wherein the second party: secures payment to the third parties for the items the user purchases with the account; and receives, directly from the third parties, information associating the identification of the user with the items the user purchases.